

Information to identify the case:

Debtor 1	Luis Edward Balzomo	Social Security number or ITIN	xxx-xx-3706
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Cynthia A Balzomo	Social Security number or ITIN	xxx-xx-7681
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **District of Utah**
Case number: **22-22833 RKM** Date case filed for chapter 7: **7/26/22**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Luis Edward Balzomo	Cynthia A Balzomo
2. All other names used in the last 8 years	aka Lewis Edward Balzomo	aka Cynthia A Bowen
3. Address	4189 S 300 W #G107 Ogden, UT 84405	4189 S 300 W #G107 Ogden, UT 84405
4. Debtor's attorney Name and address	Theron D. Morrison 290 25th Street, Ste 102 Ogden, UT 84401	Contact phone (801) 392-9324 Email: topofutahlaw@gmail.com
5. Bankruptcy trustee Name and address	David L. Miller tr P.O. Box 9 Farmington, UT 84025-0009	Contact phone (801) 447-8777 Email: davidmillerpc@msn.com

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: August 31, 2022 at 11:30 AM Location: Dial: (888) 921-8924 Ten Min Before Mtg, Participant Code: 7630463, By Teleconference (See Attached Notice for Instructions)
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 10/31/22 Filing deadline: 30 days after the conclusion of the meeting of creditors	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

IMPORTANT
READ THIS WELL BEFORE YOUR MEETING OF CREDITORS

In an effort to contain the spread of Covid-19, until further notice, all Chapter 7, 11 and 12 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others CANNOT APPEAR IN PERSON.

To participate in the meeting of creditors scheduled in this case, 10 minutes before the scheduled time, call the toll-free number listed in the 341 notice and use the participant code. Do not call any earlier than 10 minutes before your scheduled meeting of creditors.

- o You must use a touch-tone phone.
 - o Dial the call-in number and then enter the participant passcode, which consists of 7 numbers and is followed by a # sign.
 - o Use a landline phone and not a cell phone, if possible.
 - o Do not use the speaker phone function.
 - o Make the call from a quiet area where there is as little background noise as possible.
 - o Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
 - o Unmute your phone when the trustee calls your case so that the trustee can hear you.
 - o Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
 - o When speaking, identify yourself.
 - o Do not put the phone on hold at any time after the call is connected.
 - o If more than one person is attending the meeting of creditors from the same location, each person should use separate touch-tone phones, if possible.
 - o Once your meeting of creditors is finished, hang up.
 - o If you become disconnected before your meeting of creditors is finished, call back.
 - o If you are calling in from another country, please see the additional information available at:
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>
- Debtors must provide valid government identification (such as a valid Utah Driver's License) and proof of their social security number (such as an original social security card) to their attorney prior to the meeting of creditors and show their identification to their attorney via a video communication system (such as Skype or Facetime, etc.) during the meeting of creditors.
 - During the meeting of creditors, Debtors' attorneys will: (i) confirm on the record that they have reviewed the debtor's identification (stating what form of identification was reviewed) and whether the name on the identification matches the name on the petition and whether the picture and identifying information on the identification matches the debtor; and (ii) confirm on the record that they have reviewed proof of the debtor's social security number, what form of proof of social security number was reviewed, and whether the social security number on it matches what was reported to the court in the debtor's bankruptcy case.
 - Debtors who cannot communicate with their attorney via a video communication system and debtors who filed without an attorney must copy, scan, or take a picture of their identification and proof of social security number and mail/email/send the copies or images to their trustee no later than two days prior to the meeting of creditors. Copies of identification and social security cards that are sent through the mail must be mailed early enough that the trustee receives it at least two days before the meeting.
 - Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are questions about the information in the documents.
 - The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

In re:
Luis Edward Balzomo
Cynthia A Balzomo
Debtors

Case No. 22-22833-RKM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Aug 03, 2022

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Luis Edward Balzomo, Cynthia A Balzomo, 4189 S 300 W #G107, Ogden, UT 84405-3540
12065025	Burburn Raven Law, P.O. Box 2764, Henderson, NV 89074
12065026	+ Canyon Apt, 1352 Canyon Rd, Ogden, UT 84404-6076
12065030	+ Check City, 1207 Washington Blvd, Ogden, UT 84404-5742
12065031	+ Cherrington Law Firm, 746 East 1910 South, Suite 4, Provo, UT 84606-6244
12065032	+ Club Desoleil, 7200 Las Vegas Blvd, Las Vegas, NV 89119-4020
12065033	+ Comcast, 4093 Riverdale Rd, Ogden, UT 84405-1569
12065034	+ Country Hills Eye Center, 875 East Country Hills Drive, Ogden, UT 84403-2200
12065036	Cyprus Financial, 2191 NE 2nd st, Ocala, FL 34470
12065038	+ Equitable Finance Co, 3226 Washington Blvd, Ogden, UT 84401-3913
12065039	+ Express Recovery Service Inc, Po Box 25727, Salt Lake City, UT 84125-0727
12065043	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, IC System, P.O.Box 64378, Saint Paul, MN 55164
12065045	Intermountain Health Care, Accounts Receivable Management -ARC, P.O. Box 410400, Salt Lake City, UT 84141-0400
12065047	+ Johnson Mark, P.O. Box 1128, Sandy, UT 84091-1128
12065049	+ Link Debt Recovery, P.O. Box 709751, Sandy, UT 84070-9723
12065051	+ Nice Guys Loans, 1259 S 800 E, Orem, UT 84097-7232
12065052	+ Ogden City Fire & Ambulance, 8841 S Redwood Rd Ste B, West Jordan, UT 84088-9290
12065053	+ Ogden Clinic, P.O. Box 5807, Denver, CO 80217-5807
12065054	Peak Health and Wellness, P.O. Box 27688, Ogden, UT 84404
12065055	QC Finance, PO BOX 261871, Overland Park, KS 66225
12065056	+ Radius Collections, P.O. Box 390846, Minneapolis, MN 55439-0846
12065058	+ Riverdale City Fire Corp, P.O. Box 27768, Salt Lake City, UT 84127-0768
12065059	+ Rocky Mounatin Power, 1033 NE 6th Ave, Box 26000, Portland, OR 97232-2017
12065061	+ Tanner Clinic, 2121 N. 1700 W., Layton, UT 84041-1185
12065062	+ UNLV, P.O. Box 451015, Las Vegas, NV 89154-1015
12065063	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, US Bank, Attn: Bankruptcy Dept., 950 17th Street Ste. 810, Denver, CO 80202
12065065	+ Utah Emergency Medical, PO Box 17706, Denver, CO 80217-0706
12065066	+ Utah Emergency Physicians, PO Box 734656, Chicago, IL 60673-4656

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: topofutahlaw@gmail.com	Aug 03 2022 23:47:00	Theron D. Morrison, 290 25th Street, Ste 102, Ogden, UT 84401
tr	EDI: FDLMILLER.COM	Aug 04 2022 03:33:00	David L. Miller tr, P.O. Box 9, Farmington, UT 84025-0009
12065023	+ Email/Text: e-bankruptcy@americafirst.com	Aug 03 2022 23:48:00	America First Federal Credit Union, P.O. Box 9199, Ogden, UT 84409-0199

District/off: 1088-2

User: admin

Page 2 of 3

Date Rcvd: Aug 03, 2022

Form ID: 309A

Total Noticed: 50

12065024	+ Email/Text: banko@bonncoll.com	Aug 03 2022 23:48:00	Bonneville Billing & Collections, P.O. Box 150621, Ogden, UT 84415-0621
12065027	+ EDI: CAPITALONE.COM	Aug 04 2022 03:33:00	Capital One, PO Box 60599, City Of Industry, CA 91716-0599
12065028	+ EDI: CAPONEAUTO.COM	Aug 04 2022 03:33:00	Capital One Auto, P.O. Box 660068, Sacramento, CA 95866-0068
12065035	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 03 2022 23:56:30	Credit One Bank, P.O.BOX 60500, City of Industry, CA 91716-0500
12065037	^ MEBN	Aug 03 2022 23:46:25	Edwin B. Parry, PO Box 25727, Salt Lake City, UT 84125-0727
12065041	+ EDI: RMSC.COM	Aug 04 2022 03:33:00	GE Capital, 170 Election Rd ste 125, Draper, UT 84020-6425
12065042	^ MEBN	Aug 03 2022 23:44:00	Geico, One Geico Plaza, Bethesda, MD 20810-0002
12065043	EDI: LCIICSYSTEM	Aug 04 2022 03:33:00	IC System, P.O.Box 64378, Saint Paul, MN 55164
12065044	+ Email/Text: intermountainhealthcare.bankruptcy@rlrcm.com	Aug 03 2022 23:47:00	IHC, P.O. Box 35145, Seattle, WA 98124-5145
12065046	EDI: IRS.COM	Aug 04 2022 03:33:00	IRS, 50 S 200 E, Mail Stop 5021, Salt Lake City, UT 84111
12065040	EDI: BLUESTEM	Aug 04 2022 03:33:00	Fingerhut Corporation, 53 Mcleland Avenue, Saint Cloud, MN 56395
12065029	EDI: JPMORGANCHASE	Aug 04 2022 03:33:00	Chase Bank, 270 Park Ave, New York, NY 10017
12065050	Email/Text: billing@nationaldme.com	Aug 03 2022 23:47:00	National DME, Po Box 820, Midvale, UT 84047
12065048	Email/Text: bankruptcy@qcholdings.com	Aug 03 2022 23:47:00	Lend Nation, 3087 Washington Blvd, Ogden, UT 84401
12065057	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 03 2022 23:56:21	Resurgent Capital Services, PO Box 10466, Greenville, SC 29603-0466
12065060	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Aug 03 2022 23:47:00	Security Finance, 743 Washington Blvd, Ogden, UT 84404-4953
12065720	+ EDI: RMSC.COM	Aug 04 2022 03:33:00	Synchrony Bank, Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
12065064	+ EDI: UTAHTAXCOMM.COM	Aug 04 2022 03:33:00	USTC, Bankruptcy Dept., 210 North 1950 West, Salt Lake City, UT 84134-9000
12065067	+ Email/Text: bankruptcy@webbank.com	Aug 03 2022 23:47:00	Web Bank, 215 State St ste1000, Salt Lake City, UT 84111-2336
12065068	+ EDI: WFDEPOSITS	Aug 04 2022 03:33:00	Wells Fargo, PO Box 6995, Portland, OR 97228-6995

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 1088-2

User: admin

Page 3 of 3

Date Rcvd: Aug 03, 2022

Form ID: 309A

Total Noticed: 50

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2022 at the address(es) listed below:

Name	Email Address
David L. Miller tr	davidlmillerpc@msn.com ut09@ecfcbis.com;dln@trustesolutions.net
Theron D. Morrison	on behalf of Joint Debtor Cynthia A Balzomo topofutahlaw@gmail.com cory@morlg.com;chapter7email@gmail.com
Theron D. Morrison	on behalf of Debtor Luis Edward Balzomo topofutahlaw@gmail.com cory@morlg.com;chapter7email@gmail.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4